Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims

Claims 1-2. (Cancelled)

3. (Previously Presented)   A computer system for enabling claimants to self-service insurance claims for sustained losses, the system comprising:

a site generating component for generating a site on a global computer network allowing claimants to directly input the insurance claims;

a claim data analyzing component analyzing the inputted insurance claims using deep domain knowledge about claim processing; and

a claim rehabilitation component aggregating services related to loss recovery and automatically providing the aggregated services to the claimants to rehabilitate the sustained losses in accordance with said analyzing.

4. (Cancelled)

5. (Previously Presented)   The computer system according to claim 4, wherein the site is operative as an online claim reporting hub that permits the claimants to report details of personal and commercial insurance claims against any of a plurality of insurers.

6. (Previously Presented)   The computer system according to claim 5, wherein the claimants include individuals and institutions.

7. (Previously Presented)   The computer system according to claim 5, wherein the input insurance claims are selected from the group consisting of automobile claims, homeowners claims and business claims.

8. (Original)   The computer system according to claim 5, wherein the site generating component accepts inputs from the global computer network and respond to site users graphically, in sound and in printable forms.

9. (Currently Amended)   The computer system according to claim 3, wherein the system provides ~~substantially~~ continuous network claim service handling.

10. (Original) The computer system according to claim 3, further comprising a privacy preserving component for preserving site users' privacy while online at the site.

Claims 11-13. (Cancelled)

14. (Previously Presented)   The computer system according to claim 3, wherein the system is adapted to process claims without an agent, broker or an insurance company.

15. (Original) The computer system according to claim 3, wherein the site is operative as an online consumer-to-business exchange that permits vendors of goods and services to advertise and offer products that individuals and businesses require to rehabilitate a loss.

16. (Original) The computer system according to claim 3, wherein the claim rehabilitation component suggests multiple vendors and services for performing tasks and requirements associated with rehabilitating a claim.

17. (Original) The computer system according to claim 3, wherein the site is operative as an online a business-to-business exchange where sellers, market makers and investors transact for wholesale claims, post-accident purchase and sale of tranches of risk obligations, and subrogation rights.

18. (Original) The computer system according to claim 17, further comprising an automatic claim scoring and valuing component for automatically scoring a claim to determine the likelihood of recovery and valuing the claim.

19. (Original) The computer system according to claim 18, wherein the automatic claim scoring and valuing component values a claim's subrogation value by reviewing criteria including accident description, loss state, and responsible party and then assigns a subrogation value to the claim.

20. (Original) The computer system according to claim 19, further comprising a claim bundling component that bundles the scored and valued claim into a group of claims that have commonality to the claim.

21. (Original) The computer system according to claim 20, further comprising a sale price determining component for determining a sale price for the bundled group of claims.

22. (Original) The computer system according to claim 3, further comprising a database which permits selected users to search for similar claims, thereby enabling the selected users to identify potential claims which are likely to develop as class action suits or mass tort claims.

23. (Original) The computer system according to claim 22, further comprising an identity concealment component for concealing the identities of claimants of the claims when searching for similar claims in the database.

24. (Original) The computer system according to claim 23, further comprising a pooling component for pooling common issues into anonymous class action groups.

25. (Previously Presented)   A method for enabling claimants to self-service insurance claims for sustained losses, the method comprising the steps of:

generating a site on a global computer network allowing claimants to directly input the insurance claims;

analyzing the inputted insurance claims using deep domain knowledge about claim processing;

aggregating services related to loss recovery; and

automatically providing the aggregated services to the claimants to rehabilitate the sustained losses in accordance with said analyzing.

26. (Cancelled)

27. (Previously Presented)   The method according to claim 25, wherein the site is operative as an online claim reporting hub that permits insurance claims to be input against any of a plurality of insurers at substantially any time.

28. (Cancelled)

29. (Previously Presented)   The method according to claim 27, wherein the insurance claims are selected from the group consisting of automobile claims, homeowners claims and business claims.

30. (Original) The method according to claim 27, wherein the site generating step includes accepting inputs from the global computer network and responding to site users graphically, in sound and in printable forms.

31. (Currently Amended)   The method according to claim 25, wherein the site generating step includes providing ~~substantially~~ continuous network claim service handling.

32. (Original) The method according to claim 25, further the step of preserving site users' privacy while online at the site.

Claims 33-34. (Cancelled)

35. (Original) The method according to claim 25, wherein the site is operative as an online consumer-to-business exchange that permits vendors of goods and services to advertise and offer products that individuals and businesses require to rehabilitate a loss.

36. (Original) The method according to claim 25, wherein the aggregating step includes suggesting multiple vendors and services for performing tasks and requirements associated with rehabilitating a claim.

37. (Original) The method according to claim 25, wherein the site is operative as an online a business-to-business exchange where sellers, market makers and investors transact for wholesale claims, post-accident purchase and sale of tranches of risk obligations, and subrogation rights.

38. (Original) The method according to claim 37, further comprising the step of automatically scoring a claim to determine the likelihood of recovery and valuing the claim.

39. (Original) The method according to claim 38, wherein the automatic claim scoring and valuing step as it pertains to valuing a claim's subrogation value includes reviewing criteria including accident description, loss state, and responsible party and assigning a subrogation value to the claim.

40. (Original) The method according to claim 39, further comprising the step of bundling the scored and valued claim into a group of claims that have commonality to the claim.

41. (Original) The method according to claim 40, further comprising the step of determining a sale price for the bundled group of claims.

42. (Original) The method according to claim 41, further comprising the steps of providing a database and permitting selected users to search for similar claims, thereby enabling the selected users to identify potential claims which are likely to develop as class action suits or mass tort claims.

43. (Original) The method according to claim 42, further comprising the step of concealing the identities of claimants of the claims during the claim searching step.

44. (Original) The method according to claim 43, further comprising the step of pooling common issues into anonymous class action groups.